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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your	Cathy First name A	First name
		Middle name	Middle name
		Griffin	Leat name and Cuttin (Cr. Jr. II III)
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8658	

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Case number (if known)

Debtor 1 Cathy A Griffin

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Document Case number (if known) Debtor 1 Cathy A Griffin

Par	t 2: Tell the Court About	our Banl	cruptcy Ca	ise						
7.	The chapter of the Bankruptcy Code you are			orief description of each, see go to the top of page 1 and o			C. § 342(b) for Individu	uals Filing for Bankruptcy		
	choosing to file under	ter 7								
		☐ Chap								
		☐ Chap	ter 12							
		■ Chap	ter 13							
8.	How you will pay the fee	ab or	out how yo	ou may pay. Typically, if you a attorney is submitting your p	entire fee when I file my petition. Please check with the clerk's office in your local court for more details may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money ttorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with ddress.					
						e this option, sign	and attach the Applica	Application for Individuals to Pay		
			•	e in Installments (Official For	,	this option only if	you are filing for Char	otor 7. By law, a judgo may		
		bu ap	t is not req plies to you	nt my fee be waived (You ma uired to, waive your fee, and ur family size and you are un on to Have the Chapter 7 Filin	may do so able to pa	o only if your incor y the fee in install	me is less than 150% oments). If you choose	of the official poverty line that this option, you must fill out		
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.								
	idst o years:	— 165.		Northern District of						
			District	Illinois	When	10/24/17	Case number	17-31817		
			District		When		Case number			
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
11.	Do you rent your	■ No.	Go to I	ine 12.						
	residence?	☐ Yes.	Has vo	our landlord obtained an evict	ion judgm	ent against you?				
		_ 100.		No. Go to line 12.	. •	- ,				
				Yes. Fill out <i>Initial Statemer</i> this bankruptcy petition.	nt About ai	n Eviction Judgme	ent Against You (Form	101A) and file it as part of		

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Deb	otor 1 Cathy A Griffin		Case number (if ki	own)				
Par	t 3: Report About Any Bu	sinesses	You Own as a Sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.					
		☐ Yes.	Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code					
	it to this petition.		•	Check the appropriate box to describe your business:				
			Health Care Business (as defined in 11 U.S.C. § 101(27A))					
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
			Stockbroker (as defined in 11 U.S.C. § 101(53A))					
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))					
			■ None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropries deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the proceed in 11 U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according t	the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention					
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat	☐ Yes.						
	of imminent and identifiable hazard to		What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					

Number, Street, City, State & Zip Code

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Debtor 1 Cathy A Griffin Document Page 5 of 46 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit

counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Cathy A Griffin		Docum	<u>ent Pa</u>	ge 6 of 46 Case number	er (if known)			
Pari	6: Answer These Questi	ons for R	Reporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily of individual primarily for a per			ined in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you	owe that are no	ot consumer debts or busines	ss debts			
17.	Are you filing under Chapter 7?	■ Ño.	I am not filing under Chapte	er 7. Go to line	18.				
	Do you estimate that after any exempt	¹ □ Yes.			te that after any exempt propibute to unsecured creditors	perty is excluded and administrative expenses ?			
	property is excluded and administrative expenses		□No						
	are paid that funds will be available for)	☐ Yes						
	distribution to unsecured creditors?								
18.	How many Creditors do	1 -49		☐ 1,0	00-5,000	□ 25,001-50,000			
	you estimate that you owe?	□ 50-99)		1-10,000	<u> </u>			
		☐ 100-1 ☐ 200-9	= =	□ 10,	001-25,000	☐ More than100,000			
19.	How much do you	\$0 - \$	650.000	□ \$1,	000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,0	001 - \$100,000		,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			,001 - \$500,000		,000,001 - \$100 million 0,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		LI \$500,	,001 - \$1 million						
20.	How much do you estimate your liabilities	\$0 - \$			000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	to be?		001 - \$100,000		,000,001 - \$50 million ,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
			,001 - \$500,000 ,001 - \$1 million		0,000,001 - \$500 million	☐ More than \$50 billion			
Pari	:7: Sign Below	1							
For	you	I have ex	kamined this petition, and I de	eclare under pe	nalty of perjury that the infor	mation provided is true and correct.			
						under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request	t relief in accordance with the	chapter of title	11, United States Code, spe	cified in this petition.			
			tcy case can result in fines up			or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		Cathy A	A Griffin		Signature of Debto	or 2			
			e of Debtor 1		•				
		Executed			Executed on				
		h	MM / DD / YYYY		MM	I/DD/YYYY			

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Case 18-16036 Doc 1 Filed 06/04/18 Entered 06/04/18 16:41:12 Desc Main Page 7 of 46 Case number (if known) Debtor 1 Cathy A Griffin Document For your attorney, if you are I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter represented by one for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the If you are not represented by schedules filed with the petition is incorrect. an attorney, you do not need to file this page. Signature of Attorney for Debtor Thomas M. Britt

Printed name

Law Offices of Thomas M. Britt, P.C.

Firm name

7601 W. 191st Street, Suite 1W

Tinley Park, IL 60487

Number, Street, City, State & ZIP Code

Contact phone 815-464-5533

Email address

tmblawstf1@sbcglobal.net

6200940 IL

Bar number & State

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." §

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

	Chapter 7:	Liquidation
*****	\$245	filing fee
	\$75	administrative fee
	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee + \$75 administrative fee \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee + \$75 administrative fee \$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

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Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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B2030 (Form 2030) (12/15)

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United States Bankruptcy Court Northern District of Illinois

In i	re	Cathy A Griffin		Case No.						
			Debtor(s)	Chapter	13					
		DISCLOSURE OF COMPENSATI	ON OF ATTORNE	EY FOR DE	BTOR(S)					
1.	cor	cursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:								
		FLAT FEE								
		For legal services, I have agreed to accept		\$	1,500.00					
		Prior to the filing of this statement I have received		\$	0.00					
		Balance Due		\$	1,500.00					
		RETAINER								
		For legal services, I have agreed to accept and received a ret	ainer of	\$						
		The undersigned shall bill against the retainer at an hourly rate [Or attach firm hourly rate schedule.] Debtor(s) have agreed fees and expenses exceeding the amount of the retainer.		\$						
2.	Th	e source of the compensation paid to me was:								
		■ Debtor □ Other (specify):								
3.	Th	e source of compensation to be paid to me is:								
		■ Debtor □ Other (specify):								
4.		I have not agreed to share the above-disclosed compensation	with any other person unles	s they are memb	pers and associates of my law firm					
		I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the	h a person or persons who a e people sharing in the com	re not members pensation is attac	or associates of my law firm. A ched.					
5.	In	return for the above-disclosed fee, I have agreed to render lega-	al service for all aspects of t	he bankruptcy c	ase, including:					
	b. c.	Analysis of the debtor's financial situation, and rendering adv Preparation and filing of any petition, schedules, statement of Representation of the debtor at the meeting of creditors and co [Other provisions as needed] Negotiations with secured creditors to reduce to reaffirmation agreements and applications as no 522(f)(2)(A) for avoidance of liens on household	affairs and plan which may onfirmation hearing, and an o market value; exempt eeded; preparation and	be required; y adjourned hear ion planning;	rings thereof; preparation and filing of					
6.	Ву	agreement with the debtor(s), the above-disclosed fee does no	t include the following serv	ice:						

Representation of the debtors in any dischargeability actions.

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In re Cathy A Griffin

Debtor(s)

Case No.

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in

this bankruptcy proceeding.

Thomas M. Britt

Signature of Attorney

Law Offices of Thomas M. Britt, P.C.

7601 W. 191st Street, Suite 1W

Tinley Park, IL 60487

815-464-5533 Fax: 815-464-7788

tmblawstf1@sbcglobal.net

Name of law firm



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LAW OFFICES OF THOMAS M. BRITT, P.C.

Thomas M. Britt - Attorney

Desc Main

7601 W. 191st St., Suite 1W | Tinley Park, IL 60487 815.464.5533 | 815.464.7788 Fax www.BrittLawCenter.com

LEGAL PLAN

RETAINER AGREEMENT

This Agreement confirms that THOMAS M. BRITT, P.C., will represent you in your by the Legal Plan in which you are to Participate. Your Summary Plan Description carefully defines
matter. Your legal fees will be partially or completely paid
by the Legal Plan in which you are to Participate. Your Summary Plan Description carefully defines
the coverage provided by the Plan.

If your matter requires legal work not covered by your Plan, you may be charged additional legal fees which you must pay personally and which will be indicated on a separate fee statement.

fee statement must also be signed to allowus to represent you on the mon-covered portion of your case.

Please be assured that your legal matter will be handled with complete confidentiality. THOMAS M. BRITT, P.C., will be required to provide statistical information to the Legal Plan Administrator in order to satisfy federal reporting requirements, but this information will not infringe in any way on the confidentiality of your case.

Your signature allows us to represent you. When the amount indicated above is paid, we will proceed with the matter. We are pleased to have the opportunity to serve you. If you have any questions, please fee free to ask them.

Pate Attorne

Client

Case 18-16036 Doc 1 Filed 06/04/18 Entered 06/04/18 16:41:12 Desc Main

		Document	Page 15 of 46		
Fill in this info	ormation to identify your ca	se and this filing:			
Debtor 1	Cathy A Griffin				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the: N	ORTHERN DISTRICT OF ILL	INOIS		
Case number					☐ Check if this is an
					amended filing
Official F	orm 106A/B				
Schedu	le A/B: Prope	rtv			12/15
hink it fits best. nformation. If m Answer every qu	Be as complete and accurate tore space is needed, attach a suestion.	ems. List an asset only once. It as possible. If two married peop separate sheet to this form. On t	ole are filing together, both ar the top of any additional page	e equally responsible for s	upplying correct
Part 1: Describ	be Each Residence, Building, L	and, or Other Real Estate You C	own or Have an Interest In		
. Do you own o	or have any legal or equitable ir	terest in any residence, buildin	g, land, or similar property?		
■ No. Go to F	Part 2.				
☐ Yes. Wher	re is the property?				
Port 2. Dogoril	be Your Vehicles				
Part 2: Describ	be Your venicles				
	trucks, tractors, sport utilit	also report it on Schedule G:	Executory Contracts and Or	<i>техрігей Lea</i> ses.	
Yes					
				Do not doduct accured a	claims or exemptions. Put
3.1 Make:	Nissan	Who has an interest in t	:he property? Check one	the amount of any secur	red claims on Schedule D:
Model:	Altima 2015	Debtor 1 only		Creditors Who Have Cla	aims Secured by Property.
Year: Approxim	nate mileage: 40,00	Debtor 2 only Debtor 1 and Debtor 2	2 only	Current value of the entire property?	Current value of the portion you own?
	ormation:	At least one of the del	,	,	
		Check if this is come (see instructions)	munity property	\$15,000.00	\$15,000.00
		(655 1161 451616)			
,		s and other recreational vehal watercraft, fishing vessels, s	•		
Ехатріса. Б	oats, trailers, motors, persone	ar wateroran, norming vessels, c	mowinobiles, motorcycle ac	00301103	
■ No					
☐ Yes					
		u own for all of your entries rite that number here			\$15,000.00
	be Your Personal and Househo		wing itoms?		Current value of the
Do you own o	or nave any legal or equitab	le interest in any of the follo	wing items?		Current value of the portion you own? Do not deduct secured claims or exemptions
	goods and furnishings				claims or exemptions.
	Major appliances, furniture, li	nens, china, kitchenware			

□ No

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 Cathy A Griffin Yes. Describe..... \$1,000.00 Couches, Chairs, Beds, Dressers 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$500.00 Computer, Printer, TV, DVD Player 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Day to Day Used Work Clothes \$150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$150.00 Costume Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,800.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Doc 1

Current value of the portion you own? Do not deduct secured

Desc Main

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Case number (if known) Document Debtor 1 Cathy A Griffin claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... \$100.00 Checking **Chase Bank** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ■ Yes. **Security Deposit Property Boss** \$1,100.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

		Case 18-16		Doc 1	Filed 06/04/18 Document	Entered 06/04/18 16 Page 18 of 46		Desc Main
De	ebtor 1	Cathy A Griffi	n			Case numb	oer (if known)	
26.	Examp ■ No		in names	s, websites, p	ts, and other intellecturoceeds from royalties a	al property nd licensing agreements		
27.	License	es, franchises, an	d other	general intai		n holdings, liquor licenses, profes	ssional licenses	
		Give specific infor	mation a	bout them				
М	onev or r	property owed to	vou?					Current value of the
	oo, o. p	oroporty office to	you.					portion you own? Do not deduct secured claims or exemptions.
28.	Tax refo	unds owed to you	u					
	☐ Yes. (Give specific inforr	mation ab	oout them, inc	cluding whether you alrea	ady filed the returns and the tax y	ears	
29.	Examp ■ No		mp sum	alimony, spou	usal support, child suppo	ort, maintenance, divorce settlem	ent, property se	ettlement
	☐ Yes. 0	Give specific inforr	mation					
30.	Examp No	benefits; unpa	s, disabili aid loans	ty insurance p	payments, disability bend someone else	efits, sick pay, vacation pay, wor	kers' compensa	ation, Social Security
	☐ Yes.	Give specific infor	mation					
31.		ts in insurance poles: Health, disabil		e insurance; h	nealth savings account (I	HSA); credit, homeowner's, or re	nter's insurance	е
	■ Yes.	Name the insuranc		any of each popany name:	olicy and list its value.	Beneficiary:		Surrender or refund value:
			Hart Valu		surance (No Surren	der 		\$0.00
32.	If you a someon		of a livin		someone who has die et proceeds from a life in:	d surance policy, or are currently e	ntitled to receiv	ve property because
33.	Examp ■ No		ploymen		you have filed a lawsui surance claims, or rights	t or made a demand for payme to sue	ent	
34.	Other c			ed claims of	every nature, including	g counterclaims of the debtor a	and rights to s	et off claims
	■ No □ Yes.	Describe each cla	im					
35.		ancial assets you	ı did not	already list				
	■ No □ Yes.	Give specific infor	mation					

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Debt	or 1 Cathy A Griffin		Case number (if known)	
	Add the dollar value of all of your entries from Part 4, include for Part 4. Write that number here	• • •	•	\$1,200.00
Part 5	5: Describe Any Business-Related Property You Own or Have an In	terest In. List any real esta	ate in Part 1.	
37. D o	o you own or have any legal or equitable interest in any business-rel	lated property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part 6	Describe Any Farm- and Commercial Fishing-Related Property You own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	st In.	
16. D	o you own or have any legal or equitable interest in any farr	n- or commercial fishir	ng-related property?	
I	No. Go to Part 7.			
[☐ Yes. Go to line 47.			
Part 7	7: Describe All Property You Own or Have an Interest in That Y	ou Did Not List Above		
	Do you have other property of any kind you did not already lie Examples: Season tickets, country club membership No Yes. Give specific information	st?		
54.	Add the dollar value of all of your entries from Part 7. Write	that number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$15,000.00		
57.	Part 3: Total personal and household items, line 15	\$1,800.00		
58.	Part 4: Total financial assets, line 36	\$1,200.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	+\$0.00		
62.	Total personal property. Add lines 56 through 61	\$18,000.00	Copy personal property t	otal \$18,000.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$18,000.00

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		I A A A HI III.	111 1 11111 7 17 17 7	
Fill in this inform	nation to identify your	case:		
Debtor 1	Cathy A Griffin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2015 Nissan Altima 40,000 miles	\$15,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Ellie Holli Schedule A/D. 9.1			100% of fair market value, up to any applicable statutory limit	
Couches, Chairs, Beds, Dressers	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Life Hotti Schedule PVB. 0.1			100% of fair market value, up to any applicable statutory limit	
Computer, Printer, TV, DVD Player	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Ellie Holli Geriedale FAB. FFI			100% of fair market value, up to any applicable statutory limit	
Day to Day Used Work Clothes Line from Schedule A/B: 11.1	\$150.00		\$150.00	735 ILCS 5/12-1001(a)
Ellie Holli Schedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	
Costume Jewelry Line from Schedule A/B: 12.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit	

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escription of the property and line on ule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
king: Chase Bank	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
om scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit	
rity Deposit: Property Boss	\$1,100.00		\$1,100.00	735 ILCS 5/12-1001(b)
om scriedule A.D. ZZ. I			100% of fair market value, up to any applicable statutory limit	
ord Life Insurance (No	\$0.00		100%	735 ILCS 5/12-1001(h)(3)
om Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
	king: Chase Bank om Schedule A/B: 17.1 rity Deposit: Property Boss om Schedule A/B: 22.1 ord Life Insurance (No	wile A/B that lists this property Copy the value from Schedule A/B king: Chase Bank som Schedule A/B: 17.1 prity Deposit: Property Boss om Schedule A/B: 22.1 pord Life Insurance (No sender Value) \$0.00	wile A/B that lists this property Copy the value from Schedule A/B king: Chase Bank om Schedule A/B: 17.1 prity Deposit: Property Boss om Schedule A/B: 22.1 pord Life Insurance (No sender Value)	portion you own Copy the value from Schedule A/B: 17.1 \$100.00 \$100.00 \$100.00 \$100.00 \$1,100.

	Case	18-16036	Doc 1 Filed 06/04/18		ed 06/04/18 16:4	1:12 Desc N	iain
Fill in	this information	n to identify yoເ	Document Document	Page 2	Z 01 40		
	_	ir to lucitiny you	ii dase.				
Debto		athy A Griffin	Middle Name	Last Name			
Debto		3t Hame	Widdle Name	Last Hame			
		st Name	Middle Name	Last Name			
United	d States Bankrup	tcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS			
Casa	number						
(if know						☐ Check	if this is an
						amend	led filing
~ (r:	'-1 - 40	200					
	ial Form 10						
Sch	edule D:	Creditors	Who Have Claims	Secure	ed by Property		12/15
			If two married people are filing togeth				
	led, copy the Addi r (if known).	itional Page, fill it	out, number the entries, and attach it	to this form.	On the top of any additiona	I pages, write your na	me and case
	,	claims secured by	v vour property?				
_		•	his form to the court with your other	schedules.	You have nothing else to	report on this form.	
_	•	f the information	•	concacioo.	rou navo nouning olde to	roport on the rollin	
			below.				
Part 1	List All Sec	ured Claims			. Column A	Column B	Column C
			more than one secured claim, list the cre a particular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
			cal order according to the creditor's nam		Do not deduct the	that supports this	portion
2.1	Tidewater Mot	tor Credit	Describe the property that secures	the claim:	value of collateral. \$19,430.00	\$15,000.00	If any \$4,430.00
	Creditor's Name		2015 Nissan Altima		<u> </u>	Ψ.ο,οοοίοο	<u> </u>
			As of the date you file, the claim is:	Check all that			
	6520 Indian Ri		apply.	Ondon all triat			
_	Virginia Beach		☐ Contingent				
1	Number, Street, City, S	State & Zip Code	Unliquidated				
	41 1140		Disputed				
_	owes the debt?	check one.	Nature of lien. Check all that apply.				
	btor 1 only		An agreement you made (such as	mortgage or s	ecured		
	btor 2 only		car loan)				
☐ Del	btor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
	east one of the deb		☐ Judgment lien from a lawsuit				
	eck if this claim re ommunity debt	elates to a	☐ Other (including a right to offset)				
Date d	lebt was incurred	10/01/17	Last 4 digits of account num	ber <u>205</u> X	· ·		
Add	the dollar value o	f your entries in C	olumn A on this page. Write that num	ber here:	\$19,430	.00	
If thi	s is the last page	of your form, add	the dollar value totals from all pages.		\$19,430		
Write	e that number her	e:			ψ13,730		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Document	Page 23 of	46			
Fill i	n this inforn	nation to identify your ca	se:					
Debt	or 1	Cathy A Griffin						
		First Name	Middle Name	Last Name				
Debt	or 2 se if, filing)	First Name	Middle Name	Last Name				
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS				
Case	e number							
(if kno	wn)						Check if t	his is an
							amended	filing
)ffi	cial Form	n 106E/F						
			o Have Unsecured	Claims				12/15
			Part 1 for creditors with PRIORI		or creditors with NON	IPRIORITY c	aims List	
			at could result in a claim. Also					
			ed Leases (Official Form 106G).					
			ed by Property. If more space is					
		nber (if known).	If you have no information to re	eport in a Part, do not	me that Part. On the t	op or any au	uitionai pa	jes, write your
Part	1: List Al	I of Your PRIORITY Unse	ecured Claims					
1. C	o any credito	ors have priority unsecured o	claims against you?					
	No. Go to P	art 2.						
I	Yes.							
2. L	ist all of your	priority unsecured claims.	f a creditor has more than one price	ority unsecured claim, li	ist the creditor separate	ely for each cla	aim. For eac	ch claim listed,
ic	dentify what typ	pe of claim it is. If a claim has b	both priority and nonpriority amour	nts, list that claim here a	and show both priority a	and nonpriorit	y amounts.	As much as
			according to the creditor's name. It cular claim, list the other creditors		vo priority unsecured cl	aims, fill out t	ne Continua	tion Page of
		·	the instructions for this form in th					
					Total claim	Priority amount		onpriority mount
	Dept of	Financial and				umount	u u	nount
2.1	Profess		Last 4 digits of accou	unt number	\$0.00		\$0.00	\$0.00
	•	editor's Name	When we the debt in					
	PO Box	Dept of Revenue	When was the debt in	icurred?		_		
		ield, IL 62794						
		treet City State Zlp Code	As of the date you file	e, the claim is: Check	all that apply			
	Who incurred	the debt? Check one.	☐ Contingent					
	Debtor 1 o	nly	☐ Unliquidated					
	Debtor 2 o	nly	☐ Disputed					
	Debtor 1 a	nd Debtor 2 only	Type of PRIORITY un	secured claim:				
	☐ At least on	e of the debtors and another	☐ Domestic support of	obligations				
	☐ Check if the	his claim is for a community	y debt Taxes and certain of	other debts you owe the	e government			
		subject to offset?		personal injury while yo				
	■ No		Other. Specify					
	☐ Yes			otice Only				

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Debtor 1 Cathy A Griffin Case number (if know) 2.2 \$0.00 IRS Last 4 digits of account number \$28,235.60 \$28,235.60 Priority Creditor's Name **Dept of Treasury** When was the debt incurred? 2008 to present PO Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No Other. Specify ☐ Yes Taxes 2.3 State of Illinois Last 4 digits of account number 5939 \$5,764.40 \$5,764.40 \$0.00 Priority Creditor's Name PO Box 19006 When was the debt incurred? 2013 - 2017 Springfield, IL 62794 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify Taxes ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more

than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Total claim

Part 2.

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Debtor 1 Cathy A Griffin Case number (if know) 4.1 \$1,508.81 **Buds Ambulance Service** Last 4 digits of account number 6916 Nonpriority Creditor's Name PO Box 659 When was the debt incurred? 05/01/16 Dolton, IL 60419 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bills ☐ Yes 4.2 **Capital One** Last 4 digits of account number **50XX** \$222.00 Nonpriority Creditor's Name 15000 Capital One Dr When was the debt incurred? 03/01/18 Richmond, VA 23238 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases ☐ Yes Other. Specify 4.3 **Community Care Network** Last 4 digits of account number 042G \$68.00 Nonpriority Creditor's Name 9660 Wicker Ave When was the debt incurred? 04/13/18 Saint John, IN 46373 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Bills** Other. Specify

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Debtor 1 Cathy A Griffin Case number (if know) 4.4 \$340.00 **Credit One Bank** Last 4 digits of account number **17XX** Nonpriority Creditor's Name PO Box 98875 When was the debt incurred? 12/11/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.5 Franciscan Alliance Last 4 digits of account number 7535 \$60.28 Nonpriority Creditor's Name PO Box 3475 When was the debt incurred? 6/9/18 **Toledo, OH 43607** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Bills** Other. Specify 4.6 Franciscan Alliance Last 4 digits of account number \$3,342.00 7481 Nonpriority Creditor's Name 28044 Network Place When was the debt incurred? Chicago, IL 60673-1280 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Bills** Other. Specify

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Case number (if know)

DCDIO	Cattly A Gillilli		- Case Harriber (ii know)	
4.7	Illinois Tollway Authority	Last 4 digits of account number	1097	\$1,300.00
	Nonpriority Creditor's Name c/o PAM LLC PO Box 741	When was the debt incurred?	04/11/15	
	Milwaukee, WI 53201 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Tollway Vic	plations	
4.8	Nipsco	Last 4 digits of account number	0058	\$752.00
	Nonpriority Creditor's Name PO Box 13018 Merrillville, IN 46411	When was the debt incurred?	1/18 - 5/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Utility Bill		
4.9	Office of the Secretary of State Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	213 State Capitol Springfield, IL 62756	When was the debt incurred?	04/06/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ _{No}	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Only	<i>!</i>	

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DCDIC	Cattly A Griffin		Case Harriser (II know)	
4.1 0	Professional License Unit	Last 4 digits of account number	3448	\$0.00
	Nonpriority Creditor's Name Illinois Dept of Revenue PO Box 19035	When was the debt incurred?		
	Springfield, IL 62794-9035 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alatan	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing		
	Yes	Other. Specify Notice Only	<u>/</u>	
4.1	TBOM/Total Card	Last 4 digits of account number	11XX	\$303.00
'	Nonpriority Creditor's Name 5109 S Broadband Ave	When was the debt incurred?	12/01/17	<u> </u>
	Sioux Falls, SD 57108 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit card	purchases	
4.1			UEDO	4000.00
2	Village of Dolton Nonpriority Creditor's Name	Last 4 digits of account number	HERC	\$200.00
	PO Box 6278 Carol Stream, IL 60197	When was the debt incurred?	10/23/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Red Light \	/iolation	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Cathy A Griffin

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Γotal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	34,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	34,000.00
					Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	8,096.09
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	8,096.09

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		1200000	· · · · · · · · · · · · · · · · · · ·	
Fill in this infor	mation to identify your	case:		
Debtor 1	Cathy A Griffin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Property Boss
5515 W 41st Ave
Gary, IN 46408

State what the contract or lease is for
1 Year Apartment Lease

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Fill in this	information to identify your	case:		
Debtor 1	Cathy A Griffin			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fil	ng) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF	F ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an amended filing
Officia	l Form 106H			
	lule H: Your Cod	ehtors		12/15
Jenet	idic II. Todi ood			12/13
ill it out, a our name	and number the entries in the e and case number (if known) you have any codebtors? (If	boxes on the left. Attach the Answer every question.	ne Additional Page to this p	more space is needed, copy the Additional Page, page. On the top of any Additional Pages, write odebtor.
□ No				
■ Ye	3			
	hin the last 8 years, have you na, California, Idaho, Louisiana,			mmunity property states and territories include and Wisconsin.)
■ No	. Go to line 3.			
☐ Ye	s. Did your spouse, former spor	use, or legal equivalent live w	ith you at the time?	
in line Form	e 2 again as a codebtor only i	f that person is a guarantor	r or cosigner. Make sure yo	r spouse is filing with you. List the person shown ou have listed the creditor on Schedule D (Official se Schedule D, Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		olumn 2: The creditor to whom you owe the debt heck all schedules that apply:
	Rashaun Griffin 6336 Nevada Ave Hammond, IN 46323		■	Schedule D, line Schedule E/F, line4.12 Schedule G Ilage of Dolton

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Fill	in this information to identify your c	ase:									
Del	cotor 1 Cathy A Gri	ffin			_						
	otor 2 ouse, if filing)				_						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_						
(If kr	fficial Form 106l	ome	-			13 inc	nended plement	t showing of the fol			oter 12/1:
Be a sup spo atta	as complete and accurate as posi- plying correct information. If you use. If you are separated and you ch a separate sheet to this form.	sible. If two married peo are married and not fili Ir spouse is not filing wi	ng jointly, and your spith you, do not include	oouse is e inforn	living	g with you about you	, includ ır spou:	le informa se. If moi	ation a	sponsible f about your ce is need	for r led,
1.	Fill in your employment information.		Debtor 1			De	btor 2 o	r non-fili	ng sp	ouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed				Employe Not emp				
	employers. Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Registered Nurse)							
	Occupation may include student or homemaker, if it applies.	Employer's address	333 N. Summit St Toledo, OH 43604								
		How long employed to	here? 1.3 Years	5							_
Pai	Give Details About Mor	nthly Income									
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	ort for a	ny line	e, write \$0	in the sp	oace. Incl	ude yo	ur non-filin	ıg
	u or your non-filing spouse have mee space, attach a separate sheet to		ombine the information t	for all e	mploye	ers for that	person	on the line	es belo	ow. If you n	need
					F	or Debtor		For Debt			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5,750	0.00	\$		N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	(0.00	+\$		N/A	

Calculate gross Income. Add line 2 + line 3.

5,750.00

N/A

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Deb	tor 1	Cathy A Griffin	_	C	Case r	number (<i>if known</i>)	-				
					For	Debtor 1			Debtor filing s		
	Cop	y line 4 here	4.		\$	5,750.00		\$	9 0	N/A	-
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	497.75		\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u>*</u> —	0.00	_	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		<u>\$</u> —	0.00	_	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d	l.	<u>\$</u> —	0.00	_	\$		N/A	-
	5e.	Insurance	5e	١.	\$	982.58	_	\$		N/A	-
	5f.	Domestic support obligations	5f.		\$	0.00	_	\$		N/A	_
	5g.	Union dues	5g	١.	\$	0.00	_	\$		N/A	-
	5h.	Other deductions. Specify: Uniform	5h		\$	10.74	_	- \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,491.07	_	\$		N/A	=
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	4,258.93	_	\$		N/A	_
8.	8b. 8c.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8a 8b		\$ \$	0.00 0.00	_	\$ \$		N/A N/A	_
		settlement, and property settlement.	8c	:.	\$	0.00		\$		N/A	
	8d.	Unemployment compensation	8d	l.	\$	0.00		\$		N/A	-
	8e.	Social Security	8e	٠.	\$	0.00		\$		N/A	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f. 8g		\$	0.00 0.00	_	\$		N/A N/A	_
	8h.	Other monthly income. Specify: Second Job	8h		<u>\$</u> —	650.00	_	- \$		N/A	_
	011.	October Montany motimal opening.	_ '''			000.00				14/7	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	650.00		\$		N/A	A
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$		4,908.93 +	3		N/A	= \$	4,908.93
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				1,000.00	_				4,000.00
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your per friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not cify:	depe		-	•			chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes							12.	\$	4,908.93
13	Do :	you expect an increase or decrease within the year after you file this form	?						ι	Combi	ned y income
		No. Vas Evolain:									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	tion to identify yo	ur case:						
Deb		Cathy A Griff				Ch	eck if t	his is:	
		Outrly A Orini					An a	amended filing	
Debi	tor 2 buse, if filing)								wing postpetition chapter the following date:
	, 0,	. 0 . (NODTI	IEDN DICTDICT OF ILL	INOIC			•	
Unite	ed States Bankr	uptcy Court for the:	NORTE	IERN DISTRICT OF ILL	INOIS		IVIIVI	/ DD / YYYY	
1	e number nown)								
Of	ficial Fo	rm 106J							
		J: Your I							12/1
info	rmation. If m		eded, atta	If two married people ch another sheet to th n.					
Part		ibe Your House	hold						
1.	Is this a joir								
	■ No. Go to	line 2. s Debtor 2 live i	n a sonar:	ate household?					
	□ 163. D06		ii a sepai	ate flousefloid :					
			t file Offici	al Form 106J-2, <i>Expens</i>	ses for Separate House	ehold of De	ebtor 2		
2.	Do you have	e dependents?	□ No						
	Do not list Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto			Dependent's age	Does dependent live with you?
	Do not state	the							□ No
	dependents	names.			S			6	Yes
					D			17	□ No
									■ Yes □ No
					S		2	21	■ Yes
									□ No
3.	Do your ext	enses include	_						☐ Yes
Э.	expenses of	f people other the d your depender	nan 👝	No Yes					
Part	t 2: Estim	ate Your Ongoir	ng Monthi	y Expenses					
exp	imate your ex	penses as of yo	our bankrı	uptcy filing date unles					apter 13 case to report f the form and fill in the
Incl	ude expense	s paid for with r	on-cash	government assistanc	e if vou know				
the		n assistance and		luded it on Schedule			_	Your exp	enses
4.		or home owners and any rent for the		ses for your residence r lot.	. Include first mortgag	e 4.	\$		1,100.00
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
		rty, homeowner's	, or renter	's insurance		4b.	\$		0.00
				pkeep expenses		4c.			100.00
5.		owner's associati nortgage payme		our residence, such as	home equity loans	4d. 5.			0.00 0.00

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Depto	Cathy A	Griffin	Case num	ber (if known)	
6. l	Itilities:				
-		, heat, natural gas	6a.	\$	200.00
		wer, garbage collection	6b.	·	30.00
	•	e, cell phone, Internet, satellite, and cable services	6c.		300.00
	d. Other. Sp		6d.		0.00
		ekeeping supplies	7.	\$	617.93
		children's education costs	8.	\$	100.00
		Iry, and dry cleaning	9.	·	80.00
		products and services	10.	· ·	
		ntal expenses	11.		120.00
		•	11.	Φ	100.00
	ransportation To not include o	Include gas, maintenance, bus or train fare.	12.	\$	300.00
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		tributions and religious donations	14.	·	0.00
	nsurance.	inbutions and religious domations	14.	Ψ	0.00
		nsurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insura		15a.	\$	0.00
	5b. Health ins		15b.		0.00
	5c. Vehicle in		15c.	·	180.00
	5d. Other inst		15d.	*	0.00
		nclude taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
	Specify:	icidde taxes deducted from your pay of included in lines 4 of 20.	16.	\$	0.00
		ease payments:		Ψ	0.00
		ents for Vehicle 1	17a.	\$	466.00
		ents for Vehicle 2	17b.	*	0.00
	, ,	ecify: Leased Furniture	17c.	·	200.00
	7d. Other. Sp		17c.	·	
		ecry. s of alimony, maintenance, and support that you did not report as		Φ	0.00
		your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
		s you make to support others who do not live with you.	•	\$	0.00
	Specify:	, ,	19.	·	0.00
		erty expenses not included in lines 4 or 5 of this form or on Sch	-	ur Income	
		s on other property	20a.		0.00
	0b. Real esta		20b.		0.00
		homeowner's, or renter's insurance	20c.		0.00
		nce, repair, and upkeep expenses	20d.	·	0.00
		ner's association or condominium dues	20a. 20e.		0.00
		ici s association di condominium dues		·	
I. C	Other: Specify:		21.	+Φ	0.00
2. (Calculate your	monthly expenses			
2	2a. Add lines 4	through 21.		\$	3,893.93
2	2b. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$,
		a and 22b. The result is your monthly expenses.		\$	3,893.93
	o. / taa iirio 22	a and 225. The result to your monthly expenses.			3,033.33
3. C	Calculate your	monthly net income.			
2	3a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	4,908.93
2	3b. Copy you	r monthly expenses from line 22c above.	23b.	-\$	3,893.93
					, , , , , , , , , , , , , , , , , , , ,
2		our monthly expenses from your monthly income.			4 045 00
		t is your <i>monthly net income</i> .	23c.	\$	1,015.00
_				_	
		an increase or decrease in your expenses within the year after y			
		ou expect to finish paying for your car loan within the year or do you expect you	ur mortgage p	payment to increa	ise or decrease because o
_	_	terms of your mortgage?			
	No.				
Г	∃ Yes	Explain here:			

	Case 18-16036	DOC 1 Filed 06/0	14/18 Entered 06/0	4/18 10.41.12	Desc Main
Fill in this in	nformation to identify yo	our case:			
Debtor 1	Cathy A Griffin				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for th	e: NORTHERN DISTRICT	OF ILLINOIS		
Case number	er				
(if known)					☐ Check if this is an amended filing
Official	Form 106Sum				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

you	r original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		-
Pa	rt 1: Summarize Your Assets		
	f_{ζ}	Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	18,000.00
Pa	rt 2: Summarize Your Liabilities		ALL SALVES SEE SEE SEE SEE SEE SEE SEE SEE SEE
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	19,430.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	34,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	8,096.09
	Your total liabilities	\$	61,526.09
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,908.93
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,893.93
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or
•	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this the court with your other schedules.	box and s	ubmit this form to

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

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Debtor 1 Cathy A Griffin Document Page 3750 (upper (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

6,400.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	34,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	34,000.00

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Fill in this inform	nation to identify your	case:			
Debtor 1	Cathy A Griffin				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number					☐ Check if this is an
(ii idiovity					amended filing
Official Form Declarat i		an Individua	ıl Debtor's So	chedules	12/15
f two married pe	ople are filing togethe	r, both are equally resp	oonsible for supplying co	rrect information.	
obtaining money	s form whenever you f or property by fraud i B U.S.C. §§ 152, 1341,	n connection with a ba	es or amended schedules nkruptcy case can result	s. Making a false stateme in fines up to \$250,000, c	nt, concealing property, or or imprisonment for up to 20
Sign	Below				
Did you pay	or agree to pay some	eone who is NOT an att	orney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	lame of person				tcy Petition Preparer's Notice, d Signature (Official Form 119)
linder nevel		that I have read the su	mmary and schedules file	ed with this declaration a	nd
					nu
	true and correct.	100 1	,		, ,
that they are	Cally of	. Darp	L x		ind .
that they are X Cathy A	A Griffin e of Debtor 1	Shap	X Signature o	f Debtor 2	

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Fil	Lin this inform	ation to identify you	r case.								
De	btor 1	Cathy A Griffin First Name	Middle Name	Last Name							
1 -	btor 2 ouse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS							
	se number				по	check if this is an					
					_	mended filing					
Oí	fficial For	m 107									
			Affairs for Individ	duals Filing for B	ankruptcy	4/10					
info	rmation. If me		, attach a separate sheet to		equally responsible for sup additional pages, write you						
Pa			arital Status and Where You	Lived Before							
1.	What is your	current marital statu	ıs?								
	☐ Married■ Not married	ried									
2.	During the la	During the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. List	all of the places you l	lived in the last 3 years. Do no	ot include where you live now	<i>'</i> .						
	Debtor 1 Pri	Debtor 1 Prior Address:		Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
3. stat					ity property state or territory ico, Texas, Washington and W						
	■ No	ka aura vau fill aut Ca	hadida III Vair Cadabtara (O	Finial Form 10CLI)							
Po		n the Sources of You	hedule H: Your Codebtors (Of	iliciai Folili 100H).							
га	LXPIAII	Title Sources of You	i income								
4.	Fill in the total	l amount of income yo	mployment or from operating ou received from all jobs and a have income that you received.	all businesses, including part-		ndar years?					
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$28,750.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Page 40 of 46 Case number (if known) Debtor 1 Cathy A Griffin

				Debtor 1		Debtor 2			
				Sources of income Check all that apply.	Gross income (before deductions ar exclusions)	Sources of in Check all that		Gross income (before deductions and exclusions)	
	r last caler anuary 1 to	dar year: December	31, 2017)	■ Wages, commissions, bonuses, tips	\$62,275.0	00 ☐ Wages, cor bonuses, tips	nmissions,		
				☐ Operating a business		☐ Operating a	business		
		dar year be December		■ Wages, commissions, bonuses, tips	\$51,069.0	00 ☐ Wages, cor bonuses, tips	nmissions,		
				☐ Operating a business		☐ Operating a	business		
5.	Include in and other winnings. List each	come regard public bene If you are fil	dless of whet fit payments ing a joint ca the gross inc	ne during this year or the two her that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separat	amples of other income a est; dividends; money co ou received together, lis	are alimony; child sup ollected from lawsuits t it only once under D	; royalties; an ebtor 1.		
				Debtor 1		Debtor 2			
				Sources of income Describe below.	Gross income from each source (before deductions ar exclusions)	Sources of in Describe below		Gross income (before deductions and exclusions)	
Pa	rt 3: Lis	t Certain Pa	ıyments You	ı Made Before You Filed for ∣	Bankruptcy				
6.	Are eithe ☐ No.	Neither D	ebtor 1 nor	2's debts primarily consumer Debtor 2 has primarily consu a personal, family, or househol	imer debts. Consumer d	debts are defined in 1	1 U.S.C. § 10	11(8) as "incurred by an	
		During the	90 days bef	ore you filed for bankruptcy, di	d you pay any creditor a	total of \$6,425* or mo	ore?		
		☐ Yes	List below paid that c not include	each creditor to whom you pai reditor. Do not include paymen payments to an attorney for the	its for domestic support on sankruptcy case.	obligations, such as c	hild support a	and alimony. Also, do	
		* Subject	to adjustmer	nt on 4/01/19 and every 3 years	s after that for cases filed	d on or after the date	of adjustment	t.	
	Yes.			or both have primarily consu ore you filed for bankruptcy, di		total of \$600 or more	?		
		□ No.	Go to line	7.					
		■ Yes	include pa	each creditor to whom you pai yments for domestic support ol or this bankruptcy case.					
	Creditor	's Name an	d Address	Dates of payme	nt Total amoun		Was this	payment for	
	6520 In	ter Motor (Rd	03/15/18; 04/19 05/15/18	5/18; \$1,200.00	\$19,430.00	☐ Mortga ■ Car	ge	
	Virginia	Beach, V	A 23464				☐ Credit (☐ Loan R		

☐ Suppliers or vendors

☐ Other__

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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No
Yes. List all payments to an insider.

Insider's Name and Address
Dates of payment
Total amount paid
Amount you still owe
Reason for this payment

	a business you operate as a sole proprietor. Talimony.	1 0.5.C. § 101. Include pa	ments for domestic	support obligatio	ns, such as child	а ѕирроп апа	
	NoYes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	ny property on a	account of a de	ebt that benefited ar	
	■ No□ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include credi	this payment itor's name	
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of the case		
	Dept of Financial and Professional Regulations v. Cathy Griffin 2018-03448	Administrative Hearing	Richard J. Dale 50 W Washingt Chicago, IL 606	on Ave	■ Pending □ On appea □ Conclude		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, fo	oreclosed, garni	shed, attached	l, seized, or levied?	
	Creditor Name and Address	Describe the Property		Date	!	Value of the property	
		Explain what happened	ı				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment because No Yes. Fill in the details.		luding a bank or fin	ancial institutio	n, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date take	action was	Amount	
12	Within 1 year before you filed for benkrunts	ov was any of your prope	erty in the necessi	on of an accion	oo for the bone	fit of craditors a	

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

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Case number (if known) Document Debtor 1 Cathy A Griffin

Pa	rt 5: List Certain Gifts and Contributio	ns					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$6 per person	600	Describe the gifts	Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:	d					
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No						
	Yes. Fill in the details for each gift or contribution.						
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed	Dates you contributed	Value		
Pa	rt 6: List Certain Losses						
	or gambling? ■ No □ Yes. Fill in the details. Describe the property you lost and	Desc	ribe any insurance coverage for the loss	Date of your	Value of property		
	how the loss occurred	Includ	de the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	loss	lost		
Pa	rt 7: List Certain Payments or Transfe	re					
16.	consulted about seeking bankruptcy or	prepar	did you or anyone else acting on your behalf pay oring a bankruptcy petition? ers, or credit counseling agencies for services required Description and value of any property transferred		Amount of payment		
	Person Who Made the Payment, if Not	You		maac			
	Law Offices of Thomas M. Britt, P. 7601 W. 191st Street, Suite 1W Tinley Park, IL 60487 tmblawstf1@sbcglobal.net	C.	Attorney Fees		\$0.00		
	Access Counseling Inc. 633 W. 5th Street Los Angeles, CA 90071		Credit Counseling	6/2/18	\$15.00		
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.						
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid		Description and value of any property	Date payment	Amount of		
	Address		transferred	or transfer was made	payment		

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Case number (if known) Document

Debtor 1 Cathy A Griffin

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.						
	Person Who Received Transfer Address Person's relationship to you	Description and v property transferr		Describe any proper payments received paid in exchange		Date transfer was made	
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.						
	Name of trust	Description and v	Description and value of the property transferred			Date Transfer was made	
Pa r 20.	List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? nclude checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage nouses, pension funds, cooperatives, associations, and other financial institutions.						
	☐ Yes. Fill in the details. Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	t or Date account closed, sold moved, or transferred		Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still						
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)		resemble the contents		Do you still have it?	
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.				r bankruptcyʻ		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		escribe the contents		Do you still have it?	
Par	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that so for someone. No Yes. Fill in the details.	meone else owns? Inclu	ude any property	you borrowed from, a	ire storing for	, or hold in trust	
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the property		Value	
	t 10: Give Details About Environmental Info	ormation					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Cathy A Griffin

toxic substances, was	stes, or material into the air	, land, soil, surface water	, groundwater, c	or other medium,	including statutes of
regulations controlling	g the cleanup of these subs	stances, wastes, or mater	ial		

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation. No Yes. Fill in the details.						
■ No						
	I law, if you Date of notice					
	I law, if you Date of notice					
	I law, if you Date of notice					
Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental unit Address (Number, Street, City, State and ZIP Code)						
25. Have you notified any governmental unit of any release of hazardous material?	, and the second					
■ No □ Yes. Fill in the details.						
Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental unit Address (Number, Street, City, State and ZIP Code)	I law, if you Date of notice					
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Inc	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
■ No □ Yes. Fill in the details.						
Case Title Court or agency Nature of the case Name Address (Number, Street, City, State and ZIP Code) Nature of the case	Status of the case					
Part 11: Give Details About Your Business or Connections to Any Business						
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following of	connections to any business?					
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
☐ A partner in a partnership						
☐ An officer, director, or managing executive of a corporation						
☐ An owner of at least 5% of the voting or equity securities of a corporation						
No. None of the above applies. Go to Part 12.						
Yes. Check all that apply above and fill in the details below for each business.						
	entification number					
Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates busine	de Social Security number or ITIN.					
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about yo institutions, creditors, or other parties.						
■ No						
☐ Yes. Fill in the details below.						
Name Address (Number, Street, City, State and ZIP Code)						

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 6

Case 18-16036 Doc 1 Filed 06/04/18 Entered 06/04/18 16:41:12 Page 45 of 246e number (if known) Debtor 1 Cathy A Griffin Document are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Cathy A Griffin Signature of Debtor 1 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Best Case Bankruptcy

☐ Yes. Name of Person

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Cathy A Griffin	· Debtor(s)	Case No. Chapter 13	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	13
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	6/4/18	Cathy A Griffin	h	